a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is acceptable, provide an acceptance to said customer in response to the conditional purchase offer;

charge said financial account for payment of said goods or services; and

provide payment to said seller for said goods or services.

123.   The system of claim 122, wherein said conditional purchase offer includes an expiration date.

124.   The system of claim 122, wherein said seller inventory and pricing information includes seller-defined rules.

125.   The system of claim 122, wherein the customer accesses said web page using a web browser.

126.   The system of claim 122, wherein said financial account is a debit account.

127.   The system of claim 122, wherein said financial account is a credit account.

128.   The system of claim 122, wherein said processor is further operative with said processor to pre-authorize said offer price of said conditional purchase offer with a financial clearing house.

129.   The system of claim 128, wherein said payment for said goods or services is guaranteed.

130.   The system of claim 122, wherein said payment to said seller for goods or services is provided with funds charged to said financial account.

131.   The system of claim 122, wherein said processor is further operative with said program to:

calculate a discounted value of the offer price;

charge said financial account for the offer price; and

provide payment to said seller for said goods or services of an amount equal to a percentage of the offer price.

132.   The system of claim 122, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.

133.   The system of claim 132, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.

134.   The system of claim 122, wherein said acceptance to said customer is provided without indication of amounts paid to a seller for said goods or services.

135.   A method for using a computer to process the sale of goods or services, comprising:

receiving a selection of a subject of goods or services from a customer utilizing a web page;

receiving a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receiving a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is acceptable, providing an acceptance to said customer in response to the conditional purchase offer;

charging said financial account for payment of said goods or services; and

providing payment to said seller for said goods or services.

136.   A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is acceptable, provide an acceptance to said customer in response to the conditional purchase offer;

charge said financial account for payment of said goods or services; and

provide payment for said goods or services to said seller, wherein said financial account is charged by an entity other than the seller.

137.   The system of claim 136, wherein said conditional purchase offer includes an expiration date.

138.   The system of claim 136, wherein said seller inventory and pricing information includes seller-defined rules.

139.   The system of claim 136, wherein the customer accesses said web page using a web browser.

140.   The system of claim 136, wherein said financial account is a debit account.

141.   The system of claim 136, wherein said financial account is a credit account.

142.   A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable without identification of the seller to the customer;

if said conditional purchase offer is acceptable, provide an acceptance to said customer in response to the conditional purchase offer;

charge said financial account for payment of said goods or services; and

provide payment to said seller for said goods or services.

143.   The system of claim 142, wherein said conditional purchase offer includes an expiration date.

144.   The system of claim 142, wherein said seller inventory and pricing information includes seller-defined rules.

145.   The system of claim 142, wherein the customer accesses said web page using a web browser.

146.   The system of claim 142, wherein said financial account is a debit account.

147.   The system of claim 142, wherein said financial account is a credit account.

148.   A system, comprising:

a web server providing a web page accessible by customers utilizing a web browser;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer including an offer price created by the customer by filling out at least one electronic form from said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is acceptable, provide an acceptance to the customer in response to the conditional purchase offer;

charge said financial account for payment of said goods or services; and

provide payment to said seller for said goods or services.

149.   A method for using a computer to process the sale of goods or services, comprising:

receiving a selection of a subject of goods or services from a customer utilizing a web page;

receiving a conditional purchase offer including an offer price created by the customer by filling out at least one electronic form from said web page for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing

payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information

to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is acceptable, providing an acceptance to the customer

in response to the conditional purchase offer;

charging said financial account for payment of said goods or services; and

providing payment to said seller for said goods or services.

150.   The system of claim 149, wherein said conditional purchase offer includes an

expiration date.

151.   The system of claim 149, wherein said seller inventory and pricing information

includes seller-defined rules.

152.   The system of claim 149, wherein the customer accesses said web page using a

web browser.

153.   The system of claim 149, wherein said financial account is a debit account.

154.   The system of claim 149, wherein said financial account is a credit account.

155.   A system, comprising:

a web server providing a web page accessible by customers using a web browser;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said

program to:

receive a selection of a subject of goods or services from a customer utilizing the

web page;

receive a conditional purchase offer from a customer utilizing said web page for

purchasing goods or services, said conditional purchase offer specifying at least one condition of

the conditional purchase offer, and an offer price, said conditional purchase offer being binding

upon acceptance;

receive a credit card number specifying a credit card account for use in providing

guaranteed payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing

information to determine if said conditional purchase offer is acceptable without identification of

the seller to the customer;

if said conditional purchase offer is acceptable, provide an acceptance to the

customer in response to the conditional purchase offer without indication of amounts paid to a

seller for said goods or services;

charge said credit card account for payment of said goods or services; and

provide payment to said seller for said goods or services of an amount less than

and independent of said offer price.

156. The system of claim 155, wherein said conditional purchase offer includes an

expiration date.

157. The system of claim 155, wherein said seller inventory and pricing information

includes seller-defined rules.

158. The system of claim 155, wherein the processor receives said conditional

purchase offer from a customer filling-in blanks on an electronic form.

159. The system of claim 155, wherein said financial account is a debit account.

160. The system of claim 155, wherein said financial account is a credit account.